

amendment so that we can deal with it in pieces.

SPEAKER LUEDTKE: Before we introduce...have the next one in speaking order, the Chair would like to introduce three Eastern Star ladies from Cairo, Nebraska Senator Kelly's district. They are seated up here in the north balcony. Would these ladies please stand and be recognized. Welcome to the legislature. We have in the north balcony also, 24 fourth graders, one teacher and four sponsors from Highland Park Elementary School in Columbus, Nebraska in Senator Dworak's district. Would they please stand. Welcome to your legislature. Now the Chair recognizes Senator F. Lewis.

SENATOR F. LEWIS: Mr. President, I rise to oppose the Bereuter amendment. I rise to...

SPEAKER LUEDTKE: We are not on the Bereuter amendment....

SENATOR F. LEWIS: ....The Goodrich amendment, I'm sorry Mr. President. I will also make that speech a little later on but I'll stay with the one....

SPEAKER LUEDTKE: I've got you on the list for that one too.

SENATOR F. LEWIS: Mr. President, the issue here is, and Senator Dworak with some degree of amazement on my part, has outlined it quite well. The reason this bill is here is because of sky rocketing premiums as it relates to liability on products. At least we ought to come in with some degree of candor. That is the issue, that is why those gentlemen are right up there in the balcony. It is because they have had massive increases in premium. Or in other cases they can't get insurance. That is why they are here. That is the issue. The question is that if we are going to address that type of issue, what is the solution. I think that it is intolerable and unreasonable when the cost of doing business for people is to the point that the insurance costs them that much. I think that it is intolerable and unreasonable when the insurance companies have the prerogative to insure or not insure. For those that were not here last year, these are not new arguments, are they Senator Chambers? These are the same arguments and out of the passage of the bill last year what happened? I call your attention to the Sunday paper that I passed out to you. The World Herald last Sunday. It says that the earned premiums for the St. Paul Fire and Marine Insurance Company, the same company that wouldn't insure people before, they earned premiums on malpractice last year \$2,066,000. The impetus for this kind of legislation comes because of the discriminatory authority that the insurance companies have. I think that the first thing that we need to do is take a long hard look at the insurance companies. Let them understand that they are not going to come in here and write what is profitable and make the profits that they want and then when it is not they are not going to. I think that Senator Cullan has an excellent idea. I believe that he has proposed a study, is that correct Senator Cullan, and the thrust of that study should be to bring these people before this body, that represents the people and say listen fellows, this kind of game is going to stop. I am not interested in the trial lawyers. My family is above reproach, none of them have ever been a lawyer.

SPEAKER LUEDTKE: Senator Lewis, I'm about to call you out of order.